

IN THE ABSTRACT OF THE DISCLOSURE:

Amend the abstract of the disclosure as follows:

A financial institution has a web-based server for use in transferring money between a customer and a beneficiary. ~~The server provides an online money transfer service via the Internet and the PSTN (Public Switched Telephone Network).~~ A customer, having a client computer, ~~a telephone having DTMF (Dual Tone, Multiple Frequency) access and a credit card,~~ opens a transaction web page provided by the server. The customer inputs transaction data into the web page, ~~including the sum of money, customer and beneficiary data, and basic payment data, such as credit card information except, perhaps, the credit card number.~~ The customer and sends the transaction data to the server via the Internet. ~~After the customer confirms the transaction data in a second web page, the server instructs the customer to contact the financial institution via the customer's telephone. Upon receiving the customer's telephone call, the server looks for a match between a received ANI (automatic number identification) signal and the telephone number provided by the customer.~~ The customer then punches in the credit card number, and, in return, receives a fund-pick-up ("folio") number in an audio message. ~~The customer~~ and provides the beneficiary with the fund-pick-up number to use in collecting the funds.